

JUN.08.2009 11:51 1662

BANK OF AMERICA

#0236 P.002/005

6/18/09 10:16:10
DK P BK 132 PG 481
DESO TO COUNTY, MS
W.E. DAVIS, CH CLERK

SPECIFIC DURABLE POWER OF ATTORNEY

(Space Above This Line For Recording Data)

After Recording Return To:

Prepared By:

662-893-8017
Prepared By and Return To:
Realty Title
6397 Goodman Road
Suite 112
Olive Branch, MS 38654

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

Section:
Block:

10

Lot:
Unit:

67

Specific Durable Power of Attorney
1U015-XX (12/07)(d/i)

Page 1 of 4



* 2 6 8 9 1 *



* 2 6 8 1 7 4 8 5 7 0 0 0 0 1 U 0 1 5 *

Realty
013

4

DK P BK 132 PG 482

CASE #: MS2613596305703

DOC ID #: 00020917459706009

I, Titus IVORY

whose address is

3891 VISTA DRIVE APT 923

WEST DES MOINES, IA 50266

appoint Paul Tracy

whose address is

1086 Churchill Dr Bohnebroot, IL 60440

as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

Prepared By: [illegible]

Realty Title

brock number 1286

Lot 67, Section A-2, Rosebury Subdivision RUP, situated in Section 10, Township 2 South, Range 7 West, as shown on plat recorded in Plat Book 84, Page 49-50 in the Chancery Clerk's Office of DeSoto County, Mississippi.

and has an address of

4929 ROSEBROOK CIR E

SOUTHAVEN, MS 38672-8101

JUN.08'2009 11:52 1662

BANK OF AMERICA

DK P BK 132 PG 483

CASE #: MS2813596305703

DOC ID #: 00020917955706009

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Principal
TITUS IVORY

Date

6-8-09

Witness

Date

Witness

Date

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

Notary Public must ensure the acknowledgment is in correct form.

STATE OF IowaCOUNTY OF POKThe foregoing instrument was acknowledged before me this 8th day of June 2009 by Titus Ivory.

Notary Public

Specific Durable Power of Attorney
1U016-XX (12/07)

Page 4 of 4

JESSICA L. TRAVIS
 Notarial Seal - State of Iowa
 Commission Number 725719
 My Commission Expires _____

JUN.08'2009 11:52 1662

BANK OF AMERICA

#0236 P.004/005

OK P BK 132 PG 484

CASE #: MS2813596205703

DOC ID #: 00020917455706009

2 AGENT'S AUTHORITY**(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)**

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

Purchase the Property
Refinance to pay off existing liens on the Property
Construct a new dwelling on the Property
Improve, alter or repair the Property
Withdraw cash equity from the Property
Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$173,000.00 ; (3) the amount of the loan to be secured by the Property is \$138,400.00 ; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.